

**FAIR HOUSING / COUNSELING**

# **Affordable Housing Opportunities**



THE CITY OF  
  
**PLEASANTON**®



123 Main St., P.O. Box 520, Pleasanton, CA 94566-0802  
Housing Division (tel. 925-931-5007; fax 925-931-5476)

## Housing Counseling and Fair Housing Programs

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The City of Pleasanton contracts with **ECHO Housing** (Eden Council for Hope and Opportunity, Inc.) to provide housing counseling and fair housing services to Pleasanton residents. ECHO provides services through the Livermore Multi-Service Center, located at 3311 Pacific Avenue, Livermore, CA 94550 (tel. 925-449-7340). The programs and services offered by ECHO are described below:

### Fair Housing Counseling and Education

ECHO conducts site investigations in response to reports of housing discrimination complaints, does informational surveys to determine degrees of housing discrimination existing in designated areas, and holds educational seminars for property managers, owners, realtors, and others.

### Tenant/Landlord Counseling and Mediation

ECHO's Tenant/Landlord Counseling Program provides information to tenants and landlords on their housing rights and responsibilities. The primary objective of the program is to build awareness of housing laws and to attempt mediation when appropriate.

### Home Equity Conversion Counseling and Education

The Home Equity Conversion program provides information regarding home equity options to seniors, their family members, and/or significant others. ECHO facilitates the process of applying for Reverse Annuity Mortgage (RAM) loans which enable seniors to convert the equity in their homes into monthly income.

### Shared Housing Counseling and Placement

ECHO's Shared Housing Counseling and Placement program includes referral and matching services, counseling on shared living, supportive services, and referrals. Staff also provide educational workshops on shared living.

### H.U.D. Mortgage Default Program

The H.U.D. Mortgage Default Program assists families and individuals who are in jeopardy of losing their homes due to foreclosure. ECHO works with clients to arrange repayment plans and to ensure continued occupancy of their homes. Counseling for first-time home buyers is also available.

### Rental Assistance Program

ECHO's Rental Assistance Program (RAP) assists residents with move-in costs or delinquent rent due to a temporary financial setback. The program helps by arranging a guaranteed repayment contract between the tenant and the landlord. Financial assistance is subject to the availability of funds.

### Emergency Grant Program

ECHO processes emergency grant applications for Alameda County residents who are eligible and who have three-day notices or need move-in funds. Financial assistance is subject to the availability of funds.

For information on the housing counseling and fair housing programs and services listed above, contact **ECHO Housing at 925-449-7340 or 510-581-9380**.

07/10

#### NOTES:

*It is illegal for any housing provider to discriminate on the basis of age, sex, race, physical handicap, marital status, sexual preference, or religion. If you have been unlawfully discriminated against, or you have questions about your rights, contact ECHO Housing at 510-581-9380 or 925-449-7340.*



*Office Hours*  
*Monday—Friday*  
*9 am—5 pm*  
*Horas de Operación*  
*Lunes—Viernes*  
*9 am—5 pm*

*Consultas en español todos los días por teléfono y la consejera está en la oficina Lunes y Jueves 2 pm—4pm para consultas.*

Eden Council for Hope & Opportunity

**Other ECHO Offices / Otras Oficinas de ECHO**

**Incluyen:**

**Hayward: 510-581-9380**

**Berkeley (HPP): 510-549-5420**

**Oakland (RAP/RIF): 510-836-4846**

**Contra Costa (HEC): 925-679-8023**

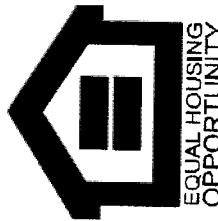
**Palo Alto: 650-327-1718**

Eden Council for Hope & Opportunity

3311 Pacific Avenue  
Livermore, CA 94550

Phone: 925-449-7340  
Fax: 925-449-0704  
Website: [www.echofairhousing.org](http://www.echofairhousing.org)

*ECHO Housing*  
*Livermore Office*  
*Oficina de ECHO*  
*Oficina de Livermore*



**Tel: 925-449-7340**

# Housing Counseling Services

## FAIR HOUSING COUNSELING AND EDUCATION

The program provides education on Fair Housing laws to tenants and landlords. The counselors investigate housing discrimination complaints and conducts housing audits.

## CONSEJERIA Y EDUCACION ACERCA DE LA VIVIENDA JUSTA

Provee información acerca de las leyes de la Vivienda Justa para inquilinos y arrendadores. Investigan quejas de discriminación en las viviendas y conducen auditorias para descubrirla.

## TENANT / LANDLORD

### COUNSELING AND MEDIATION

The program provides information to both tenants and landlords on their housing rights and responsibilities. If necessary, the counselor may conciliate disputes between tenants and landlords.

## CONSEJERIA Y MEDIACION PARA INQUILINOS Y ARRENDADORES

Provee información para inquilinos y arrendadores acerca de sus derechos y responsabilidades. Se ofrece conciliación entre conflictos de inquilinos y arrendadores.

For (Para) Livermore and Pleasanton, call (llame al) 925-449-

7340. For (Para) Dublin, call (llame al) 510-581-9380.

## HUD MORTGAGE DEFAULT COUNSELING

The program assists persons, who risk losing their homes due to foreclosure. It provides information to individuals and families on their options and works with them to arrange repayment plans.



**Elinor Cullen, Livermore Office Coordinator  
Coordinadora de la Oficina de Livermore**

## GENERAL HOMESEEKING

The program provides general information and referrals about subsidized and market rate rentals and counseling on homeseekng strategies.

## BUSCA DE VIVIENDA GENERAL

Provee información y referencias en general acerca de unidades subsidiarias y a precio normal y también ofrece estrategias y consejos de cómo encontrar vivienda.

## SHARED HOUSING COUNSELING AND PLACEMENT

The program provides referrals and matching services, counseling on shared living and support services.

## VIVIENDA COMPARTIDA, CONSEJAMIENTO Y COLOCACION

Provee referencias y servicios de emparejamiento y consejeria acerca de la vivienda compartida al igual que servicios de apoyo.

## RENTAL ASSISTANCE PROGRAM (RAP)

RAP assists tenants with security deposits and delinquent rent because of temporary financial setback. A guaranteed repayment contract between tenant and landlord is arranged.

## PROGRAMA DE ASISTENCIA CON LA RENTA (RAP)

Asiste a inquilinos con el depósito de entre o con la renta cuando se atrasa en su pago. El resto es negociado en un plan de pagos directamente entre el inquilino y arrendador.

## PROGRAMA DE CONVERSION DEL VALOR LIQUIDE ACUMULADO (HEC)

The program provides information on home equity options to seniors,

their families and other concerned persons. The program facilitates

the application process for the Reverse Annuity Mortgage loans.



**Arlene Zamora, HUD Program Coordinator  
Consejera de programas de Vivienda y desarrollo urbano**

## CONSEJERIA DE HIPOTECAS (HUD)

Asiste a personas que corren el riesgo de perder su casa. Provee información a individuos y familias acerca de sus opciones y trabaja con ellos para arreglar un plan de pagos.

## HOMEBUYER'S EDUCATION AND LEARNING PROGRAM (HELP)

Counseling for first-time homebuyers is made available through eight-hour classes offered quarterly.

## PROGRAMA EDUCATIVO PARA COMPRADORES DE CASA (HELP)

Consejeria para compradores de casa por primera vez es proporcionado por medio de clases de ocho horas cada trimestre.

## HOME EQUITY CONVERSION COUNSELING AND EDUCATION

The program provides information on home equity options to seniors, their families and other concerned persons. The program facilitates the application process for the Reverse Annuity Mortgage loans.

## PROGRAMA DE CONVERSION DEL VALOR LIQUIDE ACUMULADO (HEC)

Provee información acerca del valor liquido acumulado de un hogar para ancianos, sus familias y otras personas interesadas. Facilita el proceso de aplicación de préstamos de hipotecas inversas. For (Para) Livermore, Pleasanton, Dublin call (llame al) (510) 581-9380.

## GENERAL HOMESEEKING (HUD)

Counseling for first-time homebuyers is made available through eight-hour classes offered quarterly.

## PROGRAMA EDUCATIVO PARA COMPRADORES DE CASA (HELP)

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## EDEN COUNCIL FOR HOPE & OPPORTUNITY

3400 Pacific Avenue  
Livermore, CA 94550  
Phone: 925-449-7340  
Fax: 925-445-9004  
Website: www.edencouncil.org

**Elinor Cullen and Arlene Zamora help a client.**

**Elinor Cullen y Arlene Zamora ayudan una cliente.**



## A Comprehensive Housing Counseling Agency

Home  
Programs  
Testimonials  
News & Events  
Board & Staff  
The Faces of ECHO  
Links & Resources  
Ways to Get Involved  
Contact Us

Recommend

15 recommendations. [Sign Up](#) to see what your friends recommend.

## Current Programs

### Hayward Office

Housing Counseling Services 510-581-9380

### Contra Costa Office

Fair Housing Counseling & Investigation and  
Tenant/Landlord Counseling & Dispute Resolution 855-ASK-ECHO  
(855-275-3246)

### Livermore Office

Housing Counseling Services 925-449-7340

### Oakland Office

Fair Housing Counseling & Investigation 510-496-0496  
Home Equity Conversion 510-271-7931

### Alameda

Landlord/Tenant Counseling/Dispute Resolution & Fair Housing  
510-496-0496 or 888-922-ECHO (888-922-3246)

### Palo Alto Office

Fair Housing Services  
408-730-8491 or 650-327-1718

**RENTAL ASSISTANCE PROGRAM / RAP (Hayward and Livermore offices)** - ECHO's Rental Assistance Program assists [Dublin](#), [Fremont](#), Hayward, Livermore, Pleasanton, and [San Leandro](#) residents with move-in costs or delinquent rent due to a temporary financial setback. The RAP program helps by arranging a guaranteed repayment contract between the tenant and the landlord.

**FAIR HOUSING COUNSELING & EDUCATION (Hayward, Contra Costa, Livermore, Oakland, and Palo Alto offices)** - ECHO's Fair Housing Counseling Program conducts site investigations and enforcement in response to reports of housing discrimination complaints, performs audit-based investigations to determine degrees of housing discrimination existing in designated areas, and provides fair housing education for members of the housing industry including managers, owners, realtors. ECHO staff serves unincorporated and urban Alameda County, and the Cities of Alameda, Concord, Cupertino, Los Altos, Oakland, Menlo Park, Stanford and Walnut Creek. [Click here for detailed fair housing information.](#)

**TENANT/LANDLORD COUNSELING & MEDIATION (Hayward, Contra Costa, Livermore, and Oakland offices)** - ECHO's

Tenant/Landlord Counseling Program provides information to tenants and landlords in unincorporated and urban Alameda County, and the Cities of Alameda, Concord, and Walnut Creek on their housing rights and responsibilities. Additionally, ECHO has trained mediators to assist in resolving housing disputes through conciliation and mediation. The primary objective of the program is to build awareness of housing laws and prevent homelessness. For information on [Alameda County's Mandatory Rent Mediation Notification](#) and Rent Mediation Services, go to the Links page, or email us at [rentmediation@echofairhousing.com](mailto:rentmediation@echofairhousing.com).

Click on the following links for information on the [Berkeley Rent Control Ordinance](#), the [Fremont Residential Rent Increase Dispute Resolution Ordinance](#), the [Oakland Rent Control Ordinance](#), or the [San Leandro Rent Mediation Ordinance](#).

**HOMESEEKING (Livermore office)** - ECHO's homeseeking services, offered to all residents of Livermore and Pleasanton, include information and referral to available housing, and counseling and education on the homeseeking process.

**SHARED HOUSING COUNSELING PLACEMENT (Livermore office)**

- ECHO's shared housing services, offered to all residents of Livermore and Pleasanton, include referral and matching services, counseling on shared living, supportive services, and information and referral. Staff also provides educational workshops on shared living.

**RENT/DEPOSIT GRANT PROGRAM (Hayward and Livermore offices)** - ECHO staff processes grant applications for in-house Alameda County clients who are eligible and have three-day notices or need move-in funds.

**HUD MORTGAGE DEFAULT (Hayward and Livermore offices)** - ECHO's HUD Mortgage Default Program assists families and individuals in Southern Alameda County who are in jeopardy of losing their homes due to foreclosure. Staff works with clients to arrange repayment plans and ensure continued occupancy.

**HOMEBUYER'S EDUCATION LEARNING PROGRAM/HELP (Hayward and Livermore offices)** - Counseling for first time homebuyers is available to Southern Alameda County residents. Two four-hour classes provide information on preparing to buy a home including: cleaning up your credit, savings plans, shopping for lenders, loan pre-approval, fair housing laws, and more. Completion of classes is necessary for certification.

**HOME EQUITY CONVERSION COUNSELING AND EDUCATION / HEC (Hayward and Oakland offices)** - ECHO's [Home Equity Conversion Counseling](#) program provides information and counseling regarding reverse mortgages and other alternatives to low-income senior homeowners, their family members, and significant others. Reverse Mortgages allow older homeowners to convert their home equity into cash, while remaining in their homes and neighborhoods. The geographic area served includes all of Alameda, Contra Costa, San Mateo and Santa Clara County County.



Farsi  
Version



[Spanish Version](#)



[Spanish Version](#)

**EDEN COUNCIL FOR HOPE & OPPORTUNITY (ECHO Housing)**  
**Programas Actuales**

**Oficina en Hayward:** 510-581-9380

**Oficina en Berkeley:** 510-845-9030

**Programa para la Prevención de Perdida de Hogar/HPP – 510-548-5420**

**Oficina del Condado de Contra Costa:** 925-679-8023

**Oficina en Livermore:** 925-449-7340

**Oficina en Oakland:**

**Programa de Assistencia con la Renta/RAP - 510-836-4826**

**Programa de Hipotecas de Conversión de Capital Proprio/HEC – 510-271-7931**

**CONSEJERIA Y EDUCACIÓN SOBRE LA VIVIENDA JUSTA** - Este programa conduce investigaciones de reclamos de discriminación en las viviendas. Tambien proporcionamos educación para arrendadores, manejadores y agentes de bienes raices. ECHO sirve al Sur del Condado de Alameda.

**CONSEJERIA Y MEDIACIÓN PARA INQUILINOS Y ARRENDADORES** - Este programa proporciona información para inquilinos e arrendadores en el Sur del Condado de Alameda acerca de sus derechos y responsabilidades. ECHO cuenta con mediadores entrenados para ayudarle a resolver sus conflictos en la vivienda.

**PROGRAMA DE LA BUSQUEDA DE VIVIENDA** – Ofrecemos asistencia con la busqueda de viviendas para todos los residentes de Livermore y Pleasanton, incluyendo informacion y referencias, consejeria y educacion en tal proceso.

**PROGRAMA DE COMPARTIR VIVIENDA** - Ofrecemos consejeria y colocación para los residentes del Tri-Valley, incluyendo referencias y emparejamiento, servicios de apoyo y asistencia en situaciones de compartir la vivienda.

**PROGRAMA PARA ASSISTENCIA CON LA RENTA/RAP** - Asistencia con la renta se ofrece a las Ciudades de Dublin, Fremont, Hayward, Livermore, Oakland, Pleasanton y San Leandro con el costo de entre o cuando se atrasa temporalmente en su pago.

**PROGRAMA DE PRÉSTAMOS PARA DEPOSITOS DE SEGURIDAD/ RLF** - Asiste a familias que forman parte del programa de CalWORKs con un préstamo para completar su deposito de seguridad para relocalizacion en el Condado de Alameda. El programa de RLF proporciona el pago al arrendador y prepara un plan de pagos razonable para liquidar la cuenta directamente con ECHO.

**ASSISTENCIA CON EL DEPOSITO DE SEGURIDAD O LA RENTA / HPP** - Asiste a residentes de bajos ingresos en la Ciudad de Berkeley con fondos (becas) para el pago de la renta cuando se atrasa, o para depositos de seguridad.

**ASSISTENCIA CON EL DEPOSITO DE SEGURIDAD O LA RENTA** - Proporciona asistencia financiera para clientes que califiquen y residan en el Condado de Alameda y que hayan recibido un aviso de tres dias para desalojar.

**HUD MORTGAGE DEFAULT** - Este programa asiste a residentes del Sur del Condado de Alameda quienes estan en peligro de perder su casa por falta de pagar la hipoteca. Nuestras consejeras le ayudaran a preparar un plan de pagos para asegurar su vivienda.

**PROGRAMA DE EDUCACIÓN PARA COMPRADORES DE CASAS/ H.E.L.P.** - Ofrecemos consejeria para compradores de casa por primera vez en el Sur del Condado de Alameda. Las clases proporcionan ayuda en la preparacion de la compra de su casa, incluyendo; como reparar su credito, como buscar los prestamos apropiados, como pre-calificar para prestatamos, educacion en la vivienda justa y mas.

**PROGRAMA DE HIPOTECA INVERSA/ HEC** - Este programa proporciona informacion acerca de opciones de equidad para proprietarios de idade avanzada. Se puedan recibir una parte del capital propio que han acumulado en la propiedad en la forma de pagos mensuales, o pago único, o a través de una linea de credito. ECHO sirve a todas las areas del Condado de Alameda y Contra Costa.

EDEN COUNCIL FOR HOPE AND OPPORTUNITY

# Fair Housing... It's Your Right

It is illegal to discriminate against any person because of

- ◆ RACE
- ◆ COLOR
- ◆ NATIONAL ORIGIN
- ◆ RELIGION
- ◆ SEX
- ◆ FAMILY STATUS
- ◆ ANCESTRY
- ◆ MARITAL STATUS
- ◆ SOURCE OF INCOME
- ◆ MENTAL OR PHYSICAL DISABILITY

- ⇒ Have you been denied housing because you have children?
- ⇒ Have you been denied housing because you receive public assistance?
- ⇒ Has a landlord refused to make accommodations for your disability?
- ⇒ You been told that the owner will only rent to married couples?
- ⇒ Are their special rules at your complex that apply just to children?
- ⇒ Have you been told, "You really wouldn't like it here"?

*If you think your rights have  
been violated...*

**ECHO CAN HELP**

EDEN COUNCIL FOR HOPE  
AND OPPORTUNITY

Call:  
**925/449-7340**  
**510/581-9380**

EDEN COUNCIL FOR HOPE AND OPPORTUNITY

# La Vivienda Justa... Es Su Derecho

Es illegal discriminar contra cualquier persona debido a

- ◆ RAZA
- ◆ COLOR
- ◆ ORIGEN NACIONAL
- ◆ RELIGION
- ◆ ORIENTACION SEXUAL
- ◆ ESTADO FAMILIAL
- ◆ ASCENDENCIA
- ◆ ESTADO CIVIL
- ◆ FUENTE DE INGRESO
- ◆ INCAPACIDADES MENTALES O FISICAS

- ⇒ Le han negado alquiler porque usted tiene niños?
- ⇒ Le han dicho que usted no puede alquilar una unidad particular porque usted recibe ayuda publica?
- ⇒ Le han dicho que aunque esta desabilitado, usted no puede tener un animal de servicio?
- ⇒ Alguna vez le han negado el alquiler por no estar casados?
- ⇒ A vez ha visto un anuncio de alquiler que lee, "adultos solamente"?
- ⇒ Le han dicho, "usted realmente no quisiera rentar aqui"?

*Si usted piensa que sus  
derechos han sido violados...*

**ECHO PUEDE AYUDAR**

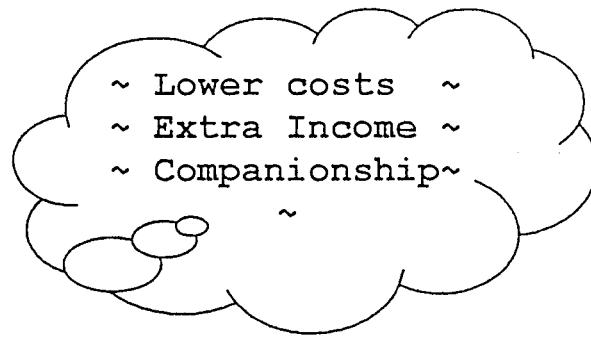
EDEN COUNCIL FOR HOPE  
AND OPPORTUNITY

**LLAMANOS AL:**  
**925/449-7340**  
**510/581-9380**

# Shared Housing

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Echo Housing  
(925) 449-7340



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Brings together people needing housing with those who have an apartment or home to share

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For Tri-Valley residents



ECHO Housing offers

# Mortgage Counseling

Having difficulty with your mortgage payments?  
Need advice on your options?

Want to buy a home, but need advice on home  
buyer's programs?

Call us at (925) 449-7340

ECHO Housing provides assistance with:

- prepurchase counseling
- budgeting
- repayment plans
- resale information
- foreclosure information

The Eden Council for Hope and Opportunity, (ECHO Housing), is a non-profit housing counseling agency. ECHO's Mortgage Program is available to Southern Alameda County homeowners and potential first-time homebuyers, free of charge, through a grant from the U.S. Department of Housing and Urban Development. The counselor can meet with you by appointment in Hayward or Livermore.

ECHO Housing 449-7340



**ECHO Housing ofrece**

# **Consejería Hipotecaria**

**Está teniendo dificultades haciendo sus pagos de hipoteca?**

**O quizás está comprando su propia casa y necesita consejos acerca de programas para compradores de casa por primera vez?**

**Llamanos al 925/449-7340**

### **ECHO Housing provee asistencia con:**

- ◊ **Información acerca de la precompra de su casa**
- ◊ **Presupuestos**
- ◊ **Planes de liquidación**
- ◊ **Información de Reventa**
- ◊ **Información acerca de "foreclosure"**

ECHO Housing es una agencia de consejería no lucrativa. El programa de ECHO de Hipotecas esta disponible en el Sur del Condado de Alameda para propietarios y prospectivos compradores de casa por primera vez.

Nuestros servicios son gratis, por medio de becas proporcionadas por el Departamento de Vivienda y Desarrollo Urbano (HUD). El consejero le podría hacer una cita en Hayward o Livermore.

**ECHO Housing (925)449-7340**





## ATTENTION: SENIOR HOMEOWNERS

- Convert the equity in your home into regular monthly income, a line of credit, or cash
- Continue living independently in the home you have owned and loved for years
- Receive independent, third-party information and counseling about various reverse mortgage and home equity conversion plans designed to meet different homeowner needs
- FREE OF CHARGE TO QUALIFIED SENIOR HOMEOWNERS

FOR MORE INFORMATION

**Call E C H O**  
**(a non-profit housing counseling agency)**

**In ALAMEDA COUNTY : (510) 271-7931**

**In CONTRA COSTA COUNTY : (510) 679-8023**

The HOME EQUITY CONVERSION COUNSELING PROGRAM is funded through grants from the U.S. Department of Housing and Urban Development and CDBG programs in Contra Costa County, and the cities of Berkeley, Oakland, Livermore, Fremont and Walnut Creek, and is a program of the Eden Council for Hope and Opportunity (ECHO), 770 A Street, Hayward, CA 94541



1305 Franklin St., Suite 305  
Oakland, Ca 94612  
(510) 271-7931

## Eden Council for Hope & Opportunity

### REVERSE MORTGAGES AND OTHER DEFERRED PAYMENT LOANS

The Eden Council for Hope and Opportunity(ECHO) is a non-profit agency that provides a variety of housing-related services to residents of Alameda County. ECHO's Home Equity Conversion Counseling and Education Program provides information regarding home equity options to seniors, and family members and professionals who serve seniors. ECHO is funded through a variety of local and federal government sources to provide information on an impartial basis. Services are free of charge.

The following is not an endorsement of any of the programs but can serve as a guide to the programs and resources that are available. Users of the information should be aware that regulations, policies and characteristics pertaining to the programs can change frequently.

#### BRIEF DESCRIPTION OF REVERSE MORTGAGES

A reverse mortgage is a loan by which homeowners, age 62 or above, can borrow against the equity in their homes. The money borrowed is paid to the homeowner in the form of monthly payments to provide supplemental income. The homeowner may elect to receive part of the money in a lump sum at the outset of the loan.

During the loan period which can be for a set period of time or for the remainder of the homeowner's life, the homeowner receives monthly payments and does not make any payments to the lender. The lender receives repayment only when the loan comes to an end. Generally the homeowner or his/her estate would sell the home, repay the lender out of the sale proceeds, and all remaining funds from the sale would belong to the homeowner or the estate.

The money received by a homeowner from the reverse mortgage is not treated as income and is not taxable as income. The homeowner remains the owner of the home and retains all of the obligations of ownership such as property taxes and hazard insurance.

All reverse mortgage lenders charge interest and closing costs and some also charge monthly servicing fees, mortgage insurance premiums or guarantee fees. However, all of these charges can be financed as part of the amount borrowed and can be paid from the sale proceeds of the home when the loan comes to an end.

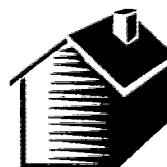
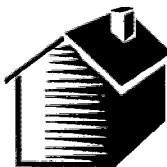
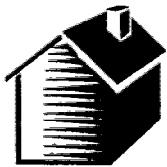
#### TYPES OF REVERSE MORTGAGES

\* **FIXED TERM REVERSE MORTGAGE:** These mortgage loans limit the period of time during which homeowners can receive monthly payments under the loan. One lender allows the homeowner to select a term from 3 to 12 years. With this particular loan the borrower must repay the loan at the end of the specified term. In most cases it would be necessary to sell the home in order to pay off the loan.

Another program allows the homeowner to remain in the home at the end of the term, however the payments to the homeowner cease and interest continues to accrue until the loan is paid.

The lenders that offer the fixed term reverse mortgage require that homeowners receive counseling through approved non-profit agencies such as ECHO. Therefore in order to be eligible the home must be located in an area served by an approved counseling agency.

\* **LIFETIME REVERSE MORTGAGES:** These mortgage loans provide monthly income as long as the homeowner continues to own and reside in the home. These plans are based upon the value of the home, the life expectancy of the homeowner(s) and in some cases the expected rate of appreciation of the home. As a general rule the higher the value of the home and the older the homeowner the higher the payment will be to the homeowner.



## **REVERSE MORTGAGE INFORMATION**

**REVERSE MORTGAGES** are growing in popularity among senior homeowners as an alternative to traditional loan products. They can be viable options for older homeowners to generate needed income, while allowing the homeowner to retain title to the property and remain living in the home. However, because of the both the complex structure and the varying features of reverse mortgage products, understanding how they work and how much they cost can be difficult.

**EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)**, a non-profit housing counseling agency, is certified by the Department of Housing and Urban Development to offer third-party, impartial information and counseling to senior homeowners and their representatives. For more information or to schedule an in-depth counseling session, you may contact the Home Equity Conversion Counseling program. Counselors are also available for group presentations. All services are confidential and free of charge.

### **FOR MORE INFORMATION CALL:**

**ALAMEDA COUNTY.....(510) 271-7931**  
**CONTRA COSTA COUNTY.....(510) 679-8023**



## **TENANT/LANDLORD COUNSELING**

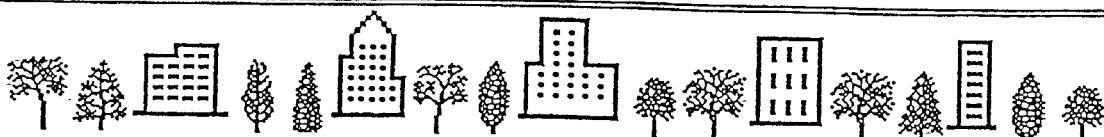
If you are a **TENANT** or a **LANDLORD** in Livermore, Pleasanton, or Dublin seeking information about your rights and responsibilities, free counseling services are available to you!

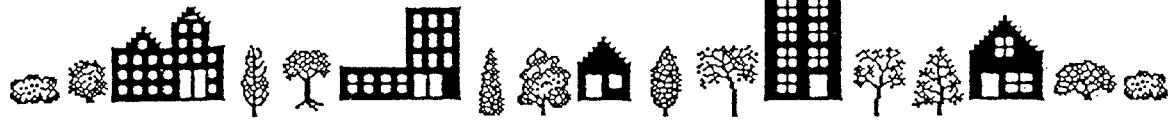
**ECHO**  
(Eden Council for Hope and Opportunity)

**provides information on:**

**Rental Agreements  
Evictions  
Security Deposits  
Repairs  
Harassment**

**CALL ECHO**  
**at**  
**(925)449-7340**





## **PROPIETARIOS E INQUILINOS: CONOCE TUS DERECHOS!**

Llámanos si tienes cualquiera de estas preguntas:

- Cuanta se puede aumentar la renta?
- Que tipo de notificación se requiere para comenzar el proceso de desalojo?
- Los depósitos de seguridad son reembolsables?
- Cuando se necesitan reparos, quien es responsable?
- Que tipo de notificación se requiere para entrar a una unidad?

**Llama a ECHO HOUSING al  
925/449-7340**



# Tri-Valley Haven

## Homeless in the Valley?

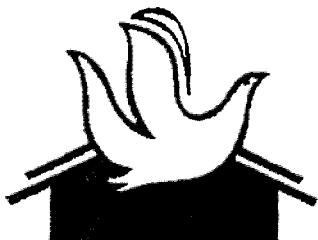
### FREE SERVICES:

Call the

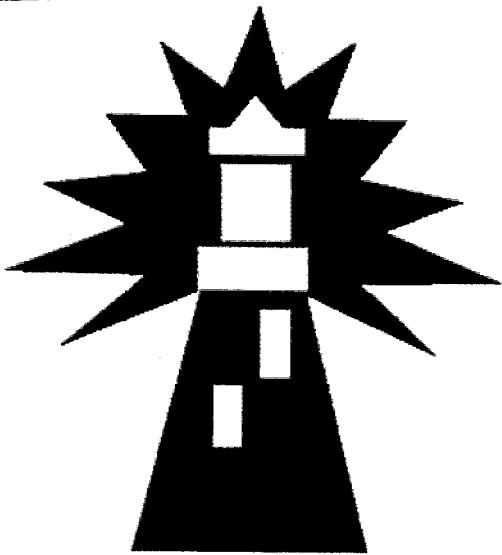
**HOPE PROJECT  
COORDINATOR**

(925) 449-2510

- Medical
- Counseling
- Social Services
- Alcohol and Drug



Tri-Valley Haven  
3663 Pacific Avenue  
Livermore, CA 94550



Every Wednesday in Livermore at the following sites and times:

*May Nissan Park*

11AM—12:15 PM

725 Rincon Avene

*Asbury United Methodist Church*

12:30PM—1:30 PM

4743 East Avenue

*Shepherd's Gate Shelter*

1:30 PM—3 PM

1660 Portola Avenue

*Tri-Valley Haven Food Pantry*

3 PM—5 PM

418 Junction Avenue

Every Monday in Pleasanton:

*Trinity Lutheran Church*

1:30 PM—3:30 PM

1225 Hopyard Road

Tri-Valley Haven  
HOPE VAN  
(925) 449-2510

# Tri-Valley Haven

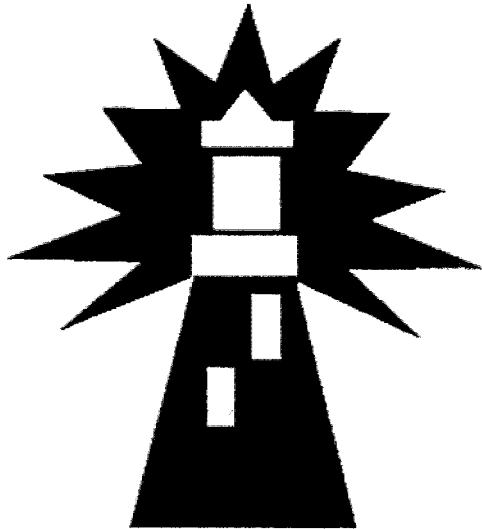
## ¿Sin Hogar en el Valle?

Servicios Gratuitos en el  
Consultorio Ambulante:

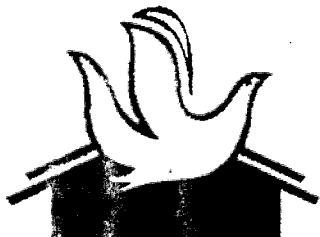
O: llame al  
Proyecto  
Esperanza

(925) 449-2510

- Médicos
- Consejo y Guia
- Asistencia Social
- Alcoholismo y  
Drogas



Todos los miércoles en Livermore en estos lugares y horarios:



Tri-Valley Haven  
3663 Pacific Avenue  
Livermore, CA 94550

*May Nissan Park*

725 Rincon Avenue

11AM—12:15 PM

*Asbury United Methodist Church*

4743 East Avenue

12:30PM—1:30 PM

*Shepherd's Gate Shelter*

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418 Junction Avenue

3 PM—5 PM

Cada Lunes en Pleasanton:

*Trinity Lutheran Church*

1225 Hopyard Road

1:30 PM—3:30 PM

Tri-Valley Haven  
HOPE VAN  
(925) 449-2510

**Tri-Valley (*Dublin, Livermore, Pleasanton*)  
Homelessness Prevention and Rapid Re-Housing Program (HPRP)**



**HPRP** provides housing relocation and stabilization services to individuals and families who are homeless or at risk of becoming homeless.

**Please note** this program cannot help homeowners facing foreclosure unless they are moving to rental housing.

**Are You Experiencing a Housing Crisis?**

1. Are you behind on your rent and has your landlord given you notice to pay or move?
2. Have you worn out your welcome with family or friends and have nowhere else to go?
3. Are you staying in a hotel or motel until your money runs out?
4. Are you staying in your car, living on the streets, or in a shelter?
5. Are you about to be evicted from subsidized or public housing?

If you do not qualify for HPRP, but still need help, please click on the links below to find services at the Livermore Multi-Service Center and other resources

[http://www.ci.livermore.ca.us/  
CDD/HHS/documents/MSCHOMEPage5\\_2010\\_001.pdf](http://www.ci.livermore.ca.us/CDD/HHS/documents/MSCHOMEPage5_2010_001.pdf)

[http://www.ci.livermore.ca.us/  
Horizons/community\\_resources.html](http://www.ci.livermore.ca.us/Horizons/community_resources.html)

**Is your household's income less than the amount listed on the chart below?**

Persons in Household	1	2	3	4	5	6
Annual Income Limit	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800

If you answered yes, to one of the questions and your household is less than the income amount, you may be eligible for HPRP assistance. To learn more, call 2-1-1 and tell the operator you have a housing crisis.



If the **2-1-1** operator refers you to the Tri-Valley Housing Resource Center, please bring the following documents. *Depending upon your individual situation, you may have to provide additional information.*

- |  |   |
|--|---|
| • Photo ID (drivers license, passport, military ID)      | • Social Security cards for all family members      |
| • Green Card/Work Permit (if applicable)                 | • Eviction Notice/Lease Agreement                   |
| • Proof of income (pay stubs, public benefit statements) | • Proof of debt (past due utility or garbage bills) |

If you have any other questions please contact the City of Livermore, Housing & Human Services Division at (925) 960-4590 or email at [housing@ci.livermore.ca.us](mailto:housing@ci.livermore.ca.us)

**HPRP is funded through grants from the State of California and Alameda County who received allocations from the *American Recovery and Reinvestment Act of 2009*.**





## Tri-Valley (*Ciudad de Dublin, Ciudad de Livermore, Ciudad de Pleasanton*) Programa para la prevención de la falta de Vivienda y Relocalización Rápida de Vivienda (HPRP)

HPRP presta servicios para la relocalización de la vivienda a personas y familias que no tienen hogar o están en riesgo de quedarse sin hogar.

**Tenga en cuenta** que este programa no puede ayudar a los propietarios que enfrentan ejecuciones hipotecarias, a menos que se muevan a una vivienda de alquilar.

### ¿Tiene una crisis de la vivienda?

1. ¿Está usted atrasado en su alquiler y su propietario ha dado aviso de pago o notificación de moverse?
2. ¿Ha agotado su bienvenida con la familia o amigos y no tienen adónde ir?
3. ¿Está viviendo en un hotel o motel hasta que su dinero se acaba?
4. ¿Está viviendo en su coche, en la calle o en un refugio?
5. ¿Está usted a punto de ser desalojados de viviendas de protección oficial o público?

### ¿Es su ingreso familiar menor de la cantidad que aparece en el gráfico de abajo?

Personas en el hogar	1	2	3	4	5	6
Límite de ingresos anuales	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800

**Si su respuesta es sí**, a una de las preguntas y su ingreso familiar es menor que la cantidad de ingresos en el gráfico, usted puede ser elegible para asistencia de HPRP. Para obtener más información, llame al 2-1-1 y decirle al operador que tiene una crisis de la vivienda.



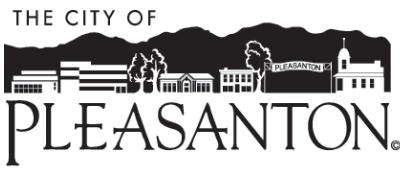
Si el operador de **2-1-1** le refiere al Tri-Valley Vivendas Centro de Recursos, por favor trae los siguientes documentos. *Dependiendo de su situación individual, tendrá que proporcionar información adicional.*

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Identificación con foto (licencia de conducir, pasaporte, identificación militar)</li><li>• Green Card / Permiso de trabajo (si procede)</li><li>• Comprobante de ingresos (talones de pago, declaración de beneficios públicos)</li></ul> | <ul style="list-style-type: none"><li>• Tarjetas de Seguro Social para todos los miembros de la familia</li><li>• Notificación de Desalojo/ Contrato de Arrendamiento</li><li>• Prueba de la deuda (cobro de utilidades o de servicio de basura)</li></ul> |
|--|--|

Si usted tiene alguna pregunta por favor póngase en contacto con la ciudad de Livermore, División de Vivienda y Servicios Humanos (Housing and Human Services) (925) 960-4590 o al correo electrónico [housing@ci.livermore.ca.us](mailto:housing@ci.livermore.ca.us)



**HPRP es un proyecto financiado por subvenciones del Estado de California y del Condado de Alameda que recibieron asignaciones del Acta de Recuperación y Reinversión Americana de 2009 (ARRA).**



123 Main St., P.O. Box 520, Pleasanton, CA 94566-0802  
Housing Division (tel. 925-931-5007; fax 925-931-5476)

## Rental Assistance Programs

Programs which offer direct financial assistance to households for the payment of monthly rental costs are highly competitive in the Bay Area and the amount of assistance available is limited.

The primary form of rental assistance is the Section 8 program. Section 8 is a federally-funded program in which the government pays a portion of the monthly rent for households which meet certain eligibility requirements (e.g., income). Section 8 refers to the section of the United States Housing Act which authorizes and provides federal funding for housing assistance programs.

In Pleasanton (as well as in Dublin), the Section 8 program is administered by the Housing Authority of the County of Alameda (HACA) which is based in Hayward. The HACA currently receives funding to subsidize rents for approximately 4,000 households in the portions of Alameda County served by the agency through the "Housing Choice Voucher Program." Under the program, the tenant pays 30% to 40% of the gross adjusted monthly household income for rent, while the balance is subsidized up to a maximum set by the government.

Information on the Section 8 program can be obtained from the Housing Authority of the County of Alameda, 22941 Atherton St., Hayward, CA 94541 (tel. 510-538-8876; [www.haca.net](http://www.haca.net)). In Livermore, the Section 8 program is coordinated through the Livermore Housing Authority (tel. 925-447-3600).

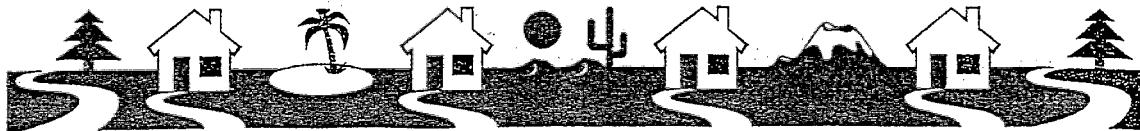
ECHO Housing, a Bay Area nonprofit agency, also provides a limited Rental Assistance Program (RAP). The program provides assistance with move-in costs or helps residents with delinquent rent due to a temporary financial setback. ECHO helps by arranging a guaranteed repayment contract between the tenant and the landlord. Financial assistance is subject to the availability of funds. Information on this program can be obtained from ECHO Housing, 3311 Pacific Ave., Livermore, CA 94550 (tel. 925-449-7340).

**NOTES:**

*It is illegal for any housing provider to discriminate on the basis of age, sex, race, physical handicap, marital status, sexual preference, or religion. If you have been unlawfully discriminated against, or you have questions about your rights, contact ECHO Housing at 510-581-9380 or 925-449-7340.*

07/10





## RENTAL ASSISTANCE PROGRAM

A Delinquent Rent and Rental Deposit Guarantee Service of  
**ECHO Housing, Inc.**

### Program Description

ECHO Housing's Rental Assistance Program (RAP) has been designed to help people in the following situations: If they have had a temporary setback causing them to get behind on their rent; or, if they need help getting their security deposit or last month's rent together. RAP does not pay the amount owed. What RAP does is arrange for a payment schedule between the tenant and the landlord, so the tenant does not have to come up with all the money owed at one time. The tenant makes payments directly to the landlord, with ECHO Housing offering the landlord a guarantee that the tenant will make the payments, as agreed.

### Rental Assistance Program Application Process

Applicants for help with deposit and last month's rent need to have found an apartment or house in the cities of Dublin, Fremont, Hayward, Livermore, Oakland, Pleasanton, or San Leandro. They need to have their first month's rent. All applicants must show that their income is enough to meet ongoing expenses, including the extra payment towards their deposit.

Applicants for help with delinquent rent also need to show the ability to meet ongoing expenses, including the extra payment towards what they owe their landlord.

The initial screening is done on the telephone. If an applicant is eligible for the Rental Assistance Program, their landlord is called to see if they will work with RAP. If they will, an appointment is then made for the tenant to come in for an interview. At that time, an application is completed.

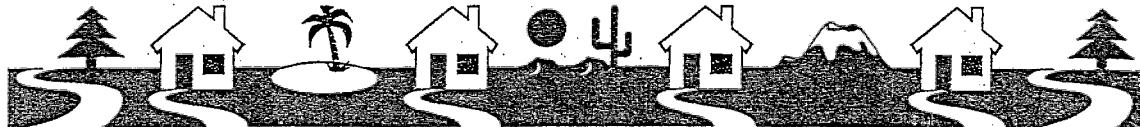
RAP counselors complete budget sheets, check credit, verify income, and request any other information as needed and talk with prospective and former landlords on every application.

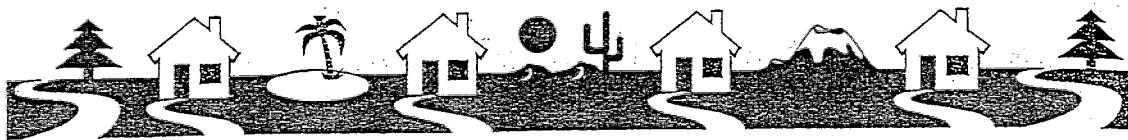
Fremont, Hayward, San Leandro: 510/581-9380

Livermore, Pleasanton: 925/449-7340

Oakland: 510/836-4826

ECHO is a non-profit housing agency founded to address the housing needs of low- to moderate-income people.





## PROGRAMA DE ASISTENCIA EN EL ALQUILAR (RENTAL ASSISTANCE PROGRAM)

El programa de asistencia en el alquilar (RAP) es un programa de ECHO Housing, esta designado para darle a individuos y familias, asistencia temporal para cubrir los gastos de su vivienda. El programa de RAP puede ser utilizado para ayudar en los siguientes casos:

1. Con el deposito de entre, para los que pagan el primer mes de entre y no tienen dinero suficiente para mudarse.
2. Y ayuda disponible cuando se atrasan en su renta temporalmente, como cuando están deshabilitados o están en la transición de un nuevo empleo.

### ELEGIBILIDAD

1. Todos los solicitantes deben de haber localizado vivienda y ser aceptados en Fremont, Hayward, San Leandro, Dublín, Livermore, Pleasanton, o Oakland.
2. Todos los solicitantes deben mostrar comprobante de sus ingresos y que estos sean suficientes para pagar sus gastos mensuales y además para su garantía del programa.

### CUAL ES SU PROCESO DE SOLICITUD?

Mediante la pre-entrevista, el inquilino tienen que dar una solicitud completa incluyendo:

- Licencia o identificación valida de California
- Numero de Seguro Social
- Presupuesto actual
- Un contrato de alquiler
- Notificación de 3 días
- Solicitud de Ingresos

La solicitud no será considerada sin esta información.

### COMO FUNCIONA EL PROGRAMA?

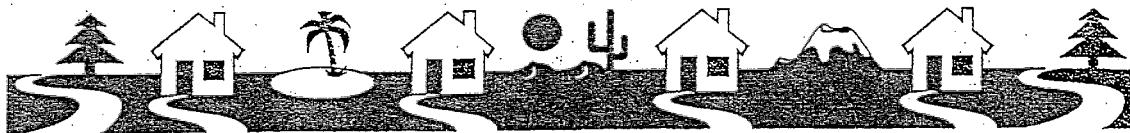
Si el inquilino es aprobado, después de correr un chequeo de crédito, el programa RAP envía el dinero directamente al dueño. Si la cantidad ne es suficiente, el inquilino puesto en un plan de pagos y la pagara el balance directamente al dueño. El programa de RAP actúa como fiador para asegurar que el dueño va a recibir la cantidad garantizada.

### **PARA MAS INFORMACIÓN, COMUNIQUESE AL:**

Fremont, Hayward, San Leandro: 510/581-9380

Livermore, Pleasanton: 925/449-7340

Oakland: 510/836-4826





Disagreements can be settled!

# MEDIATION

*...helps solve problems involving:*

**Neighbor/Neighbor  
Landlord/Tenant  
Business/Business  
Business Clients, Customers, Suppliers  
Homeowner Associations, etc.**

*enter  
for  
Community  
Dispute  
Settlement*

***Private and Confidential  
Costs less and is  
Faster than litigation***

*Mediation is available either before  
or after a legal complaint is filed*



For more information call

**(510) 373-1035**

**(925)**



123 Main St., P.O. Box 520, Pleasanton, CA 94566-0802  
Housing Division (tel. 925-931-5007; fax 925-931-5476)

## Is Your Rental Apartment or Home in Need of Repairs?



### **The Law:**

Sections 1941-42 of the California Civil Code define a landlord's responsibility for repairs to rental properties. If a landlord neglects this responsibility, the tenant has the right to have necessary repairs done and deduct the cost of the repairs from the amount of rent that is due. The tenant also has the right to notify the proper authorities regarding the repair problems. The law states that a landlord cannot "get even" with a tenant for actions taken under Sections 1941-42 by raising the rent, decreasing services, or evicting the tenant, for at least 180 days.

### **Your Landlord Is Required To Provide:**

- Effective waterproofing and weather protection of roof and outside walls, including unbroken doors and windows.
- Hot and cold running water provided and connected to a sewage disposal system.
- Plumbing and gas facilities in good working order.
- Electrical lighting, with wiring and electrical equipment maintained in good working order.
- Adequate and safe heating facilities.
- Floors, stairways, and railings, maintained in good repair.
- An adequate number of containers for garbage and rubbish.
- The building and all grounds free of rubbish, garbage, rodents and other pests.

### **What You Can Do:**

If you have trouble getting the necessary repairs made in your building, you can do one or more of the following:

#### **Repair and Deduct:**

Notify your landlord immediately of any needed repairs. While a verbal request for repairs may result in a prompt response by the landlord, it is usually a good idea to follow in writing. Keep a copy of your letter. If your landlord does not make arrangements to make the repairs within a "reasonable" length of time (30 days), you have the legal right to have the repairs completed and then deduct the cost from the amount of rent that is due, as long as the amount is no more than one month's rent. However, you can use this remedy twice in any twelve (12) month period and the months can be consecutive. If the repair problems affect more than one unit in your complex, you may be able to do a *combined* repair and deduct with the other tenants.

#### **Notify the City's Building Inspectors:**

You may notify the City's building inspectors and ask for an inspection of your building for housing and building code violations. Call the City's Building Department to request an inspection and/or write a letter stating your concerns. Be sure to keep a copy of your letter. The building inspector will give you a copy of his report and a copy will also be mailed to your landlord.

#### **If You Can No Longer Live In the Rental Unit:**

If the repair problems interfere with your ability to live in your rental unit and the landlord does not make repairs, you can consider moving out immediately. This is called a "constructive eviction." Whether or not you move, you may pursue recovering a rent refund through Small Claims Court for the time you were paying rent and living with the repair problems. Obtain legal information and/or representation.

### **For More Information Contact:**

**City of Pleasanton**  
Housing Division  
200 Old Bernal Ave.  
Pleasanton, CA 94566  
tel. 925-931-5007

**City of Pleasanton**  
Building Inspection  
200 Old Bernal Ave.  
Pleasanton, CA 94566  
tel. 925-931-5300

**ECHO Housing**  
(Housing Counseling and Assistance)  
3311 Pacific Ave.  
Livermore, CA 94550  
tel. 925-449-7340

#### **NOTES:**

*It is illegal for any housing provider to discriminate on the basis of age, sex, race, physical handicap, marital status, sexual preference, or religion. If you have been unlawfully discriminated against, or you have questions about your rights, contact ECHO Housing at 510-581-9380 or 925-449-7340.*

07/10





123 Main St., P.O. Box 520, Pleasanton, CA 94566-0802  
Housing Division (tel. 925-931-5007; fax 925-931-5476)

## Emergency Shelters and Transitional Housing

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The following information on emergency shelters and transitional housing programs in Alameda County was compiled by the Emergency Services Network of Alameda County. The numbers shown below should be regarded as estimates since the listings are not comprehensive and information changes frequently. Residential alcohol and drug treatment programs serving people who are homeless are generally not included. Further information and referral services can be obtained by dialing "211" from any telephone which will connect you to Eden Information and Referral (Eden I&R) for non-emergency information on housing and critical health and human services.

### **Emergency Shelters**

Name	Location	Phone	# of Beds	Target Population	Length of Stay
Midway Shelter	Alameda	510-814-4210	30	Single adults and families	29 days
Berkeley Emerg. Food and Housing Project	Berkeley	510-841-2789	100	Singles and women with children	15 days
Harrison House	Berkeley	510-525-8841	90	Singles and families	30 days
Women's Refuge	Berkeley	510-658-7231	30	Battered women and children	30 days
Shelter Against Violent Environments	Fremont	510-794-6056	30	Battered women and children	60 days
Tri-City Homeless	Fremont	510-252-0910	66	Single adults and families	week to week
Emergency Shelter Program	Hayward	510-581-5626	40	Women and children	30-60 days
Family Emergency Shelter Coalition	Hayward	510-581-3223	24	Families	week to week
Human Outreach Agency	Hayward	510-582-1171	18	Single sober men	7-31 days
South County Homeless Project	Hayward	510-732-5950	45	Mentally disabled singles	60 days
Sojourner House	Livermore	925-449-2510	16	Singles and families	up to 6 months
Shepherd's Gate	Livermore	925-449-0163	16	Women and children	21 days
Tri-Valley Haven for Women	Livermore	925-449-5845	30	Battered women and children	45-105 days
Second Chance	Newark	510-792-4357	30	Single adults and families	2-3 weeks
A Safe Place	Oakland	510-444-7255	20	Battered women and children	8 weeks
Casa Vincentia	Oakland	510-729-0316	7	Pregnant women (18-25 yrs.)	until 2 mos. after birth
East Oakland Community Project	Oakland	510-532-3211	60	Single adults and families	30 days
Henry Robinson MSC	Oakland	510-419-1026	30	Singles and families	28 days
Oakland Homeless Project	Oakland	510-465-0881	25	Mentally disabled singles	30-60 days
City Team Ministries	Oakland	510-452-3758	50	Single men	no specific limit
Salvation Army Social Service Center	Oakland	510-451-5547	50	Families	21-30 days
San Leandro Shelter	San Leandro	510-357-0205	30	Women and children	30-60 days

### **Transitional Housing**

Name	Location	Phone	# of Beds	Target Population	Length of Stay
Berkeley Ecumenical Chapter	Berkeley	510-548-0551	7	Single adults	18 months
Berkeley Emerg. Food and Housing Project	Berkeley	510-841-2789	12	Single women with children	up to 2 years
Bonita House	Berkeley	510-704-9318	19	Singles, dual diagnosed	up to 18 months
McKinley Family Transition House	Berkeley	510-549-0778	24-30	Families	3-6 months
Veterans Assistance Center	Berkeley	510-649-4850	9	Veterans	6 months
Shelter Against Violent Environments	Fremont	510-794-6056	up to 60	Battered women and children	up to 18 months
Pacheco Court / BOSS	Hayward	510-786-0944	10	Single adults	6-18 months
Andre House	Oakland	510-420-0794	6	Single men	3-6 months
Gilead Group	Oakland	510-420-1070	12	Women and children	up to 18 months
Henry Robinson MSC	Oakland	510-419-1004	up to 120	Singles and families	up to 18 months
Images on the Rise	Oakland	510-569-2744	46	Single adults	3-9 months
Mary Anne Wright Foundation	Oakland	510-763-3111	20	Single men	up to 6 months
Matilda Cleveland House	Oakland	510-729-7000	44	Pregnant women; women with	6-12 months
Genesis Project	Oakland	510-635-9759	60	Single men, youth, HIV+	up to 2 years

#### NOTES:

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123 Main St., P.O. Box 520, Pleasanton, CA 94566-0802  
Housing Division (tel. 925-931-5007; fax 925-931-5476)

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## **Affordable Housing Contacts in Other Tri-Valley Cities**

**City of Livermore**  
1052 So. Livermore Ave.  
Livermore, CA 94550  
*tel. 925-960-4580*  
[www.ci.livermore.ca.us](http://www.ci.livermore.ca.us)

**City of Dublin**  
100 Civic Plaza  
Dublin, CA 94568  
*tel. 925-833-6610*  
[www.ci.dublin.ca.us](http://www.ci.dublin.ca.us)

**City of San Ramon**  
P.O. Box 5148  
San Ramon, CA 94583  
*tel. 925-973-2573*  
[www.ci.san-ramon.ca.us](http://www.ci.san-ramon.ca.us)

**Town of Danville**  
510 LaGonda Way  
Danville, CA 94526  
*tel. 925-314-3300*  
[www.ci.danville.ca.us](http://www.ci.danville.ca.us)